

UNITED STATES BANKRUPTCY COURT  
FOR THE NORTHERN DISTRICT OF OHIO



INTERNET CREDIT CARD PAYMENTS

DATE: March, 2006

REVISED: February 2007

## INTERNET CREDIT CARD PAYMENTS

All CM/ECF users are able to process credit card charges via Point of Sale technology through a secure environment on the Internet. Users have access to Internet Payment History Reports of their Internet transactions.

*NOTE:* The Court's policy is that all ECF transactions requiring a payment shall be paid on-line through the Pay.gov program on the same day that the transaction is docketed. Directions for paying outstanding fees can be found later in this document under the "Internet Payments Due" section.

## BROWSER COMPATIBILITY

All users accessing Pay.gov must use a browser that supports 128 bit encryption.

### Minimum browser requirements to support 128 bit encryption:

IE 6.0 (Recommended)

Mozilla Firefox 1.5 or greater

Mozilla 1.7 or greater

Netscape 7.x

Safari 1.2 (for MAC users)

CM/ECF has been tested and works correctly with Netscape, Mozilla Firefox and Internet Explorer (version 5.5 and above) for *docketing*; however, payments must always be made using Internet Explorer.

## MAKING ONLINE PAYMENTS

### When Filing A New Bankruptcy or Adversary Case

When filing a new bankruptcy or adversary case you will be presented with this fee screen:



The screenshot shows the ECF (Electronic Case Filing) interface. At the top is a blue navigation bar with the ECF logo and links for Bankruptcy, Adversary, Query, Reports, and Utilities. Below the navigation bar, the page title is 'Open New Bankruptcy Case'. A blue notice states: 'All Petitions Paid in Installments Must be Accompanied by An Application To Pay Filing Fees in Installments. Otherwise, The Full Fee Will Be Charged To your Credit Card.' Below this, a red instruction reads: 'LEAVE THE RECEIPT NUMBER BLANK IF YOU WILL BE PAYING VIA THE INTERNET!'. There is a text input field labeled 'Fee: \$' containing the value '274'. Below the input field are two buttons: 'Next' and 'Clear'.

#### Full payment at case opening:

- ▶ If the full filing fee will be paid at the time of filing the case, click **Next** and complete the case opening process.

#### For installment cases:

- ▶ If nothing will be paid at the time of filing, change the fee amount to **0.00**. Click **Next** and complete the case opening process.
- ▶ If you intend to make a partial payment at the time of filing, change the fee field to the appropriate amount to be charged. Click **Next** and complete the case opening process.

#### Exempt from fee:

- ▶ If you are exempt from paying a fee (for example, an AGREED motion for Relief From Stay or an item exempted pursuant to the bankruptcy code), change the fee amount to **0.00**. Click **Next** and complete the case opening process.

#### In Forma Pauperis:

- ▶ If you are filing an Application for Waiver of Filing Fees, In Forma Pauperis, change the fee amount to **0.00**. Click **Next** and complete the case opening process.

## When Filing A Document That Requires a Fee

While filing a document that requires a fee, you will be presented with this screen:

**ECF** Bankruptcy • Adversary

**File a Motion:**  
[05-19999-aih John L. Doe](#)

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Objection due date:

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Fee: \$

### Full payment upon filing:

- If the full filing fee will be paid at the time of filing, click **Next** and complete the docketing process.

### Exempt from fee:

- If you are exempt from paying a fee, change the fee amount to **0.00**. Click **Next** and complete the docketing process.

## After Your Document is Filed

At the completion of the filing and after the E-mail notification is submitted, a pop-up window will appear on your screen so that the associated credit card charge may be paid.

\*\*\*\*\* IMPORTANT NOTICE \*\*\*\*\*  
Do NOT use the browser 'Back' button during the payment process.  
\*\*\*\*\*

**Summary of current charges:**

Date Incurred	Description	Amount
2006-01-20 09:02:48	Relief From Stay and Abandonment(05-12345-aih) [motion,mstyaban] ( 150.00)	\$ 150.00
		<b>Total: \$ 150.00</b>

You will have the option to pay the filing fee now or to continue filing and pay the accumulated costs at the end of the day (allowing you to pay for all transactions at one time). Keep in mind that the payment screen will re-appear every time you docket a pleading until the payment has been completed. Remember that filing fees must be paid by the end of the day.

**NOTE:** If you have pop-up blocking software installed you may be prevented from seeing the payment screens. Please refer to your pop-up blocking software program documentation for instructions on how to temporarily turn it off or how to permanently set your computer to allow pop-ups from our web site.

If the pop-up payment window was closed improperly (by not using the "Continue Filing" button), you may receive the following message:



To get the pop-up window to display:

- ▶ Click the **Reset** button.
- ▶ Click on the menu option **Utilities** and then **Internet Payment History**.

### Continue Filing” option:

- ▶ Each time you file a document that requires a fee, the summary of current charges screen will display the accumulated charges.
- ▶ If the filing fee remains unpaid at the end of the day, a reminder E-mail will be sent.

Important Message for ECF Doe, John:

This is an automated notice to remind you that you have outstanding fees due to the U.S. Bankruptcy Court for the Northern District of Ohio (see the attached report). 28 U.S.C.1930 requires the payment of fees at the time of filing. Please log into ECF and pay these fees by clicking on the Utilities menu and selecting the Internet Payments Due option.

Failure to timely pay fees required by any filing may cause that filing to be dismissed pursuant to 11 U.S.C. 707(a) (2) without further notice, and may further lead to the disabling of your ECF account.

If you are having technical difficulties in processing your payment, please call the Clerk's Office help desk during normal working hours at one of the following offices:

Akron: (330) 252-6145  
Canton: (330) 458-2345  
Cleveland: (216) 615-4460  
Toledo: (419) 259-6440  
Youngstown: (330) 742-0920

Please do not reply to this e-mail since it is an automated message.

Credit Card Payment Due  
Date: 5/4/2006

Name	Phone	Date Incurred	Description	Amount Due
Doe, John	(440) 555-0000	2005-05-04 13:17:36	Voluntary Petition (Chapter 7)(05-19999) [misc,volp7a] (209.00)	\$209.00

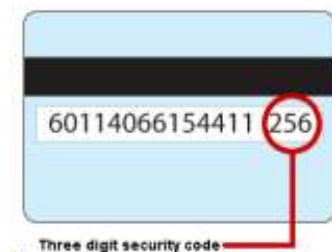
### "Pay Now” option:

- ▶ Once you click the **Pay Now** button, a security protected screen appears that allows you to complete the credit card process.
- ▶ Fields followed by an asterisk (\*) are required.
- ▶ Cardholder name, the first address line, and zip code default to the values shown in CM/ECF.
- ▶ There is no verification of these values by Pay.gov; and
- ▶ Changing any of these fields on this screen does **not** affect your CM/ECF account. Any needed changes to your address must still be made in ECF via the “Maintain Your ECF Account” screens.

ECF users are required to use the security code field to complete transactions in Pay.gov.

## Location of security codes

### Mastercard/Visa/Discover (3 digits)



### American Express (4 digits)



- When you click the **continue with plastic card payment** button, a payment summary screen is displayed.



https://qa.pay.gov - Online Payment - Mozilla Firefox

Online Payment [Return to your originating application](#)

Step 1: Enter Payment Information 1 | 2

Pay Via Plastic Card (PC) (ex: American Express, Diners Club, Discover, Mastercard, VISA)

Required fields are indicated with a red asterisk \*

Account Holder Name: John Smith \*

Payment Amount: \$150.00

Billing Address: 123 Main Street \*


Billing Address 2: Suite A

City: Cleveland

State / Province: Ohio - OH

Zip / Postal Code: 44114

Country: United States \*

Card Type: Visa \* 

Card Number: 2550567891312345 \* (Card number value should not contain spaces or dashes)

Security Code: 332 \* [Help finding your security code](#)

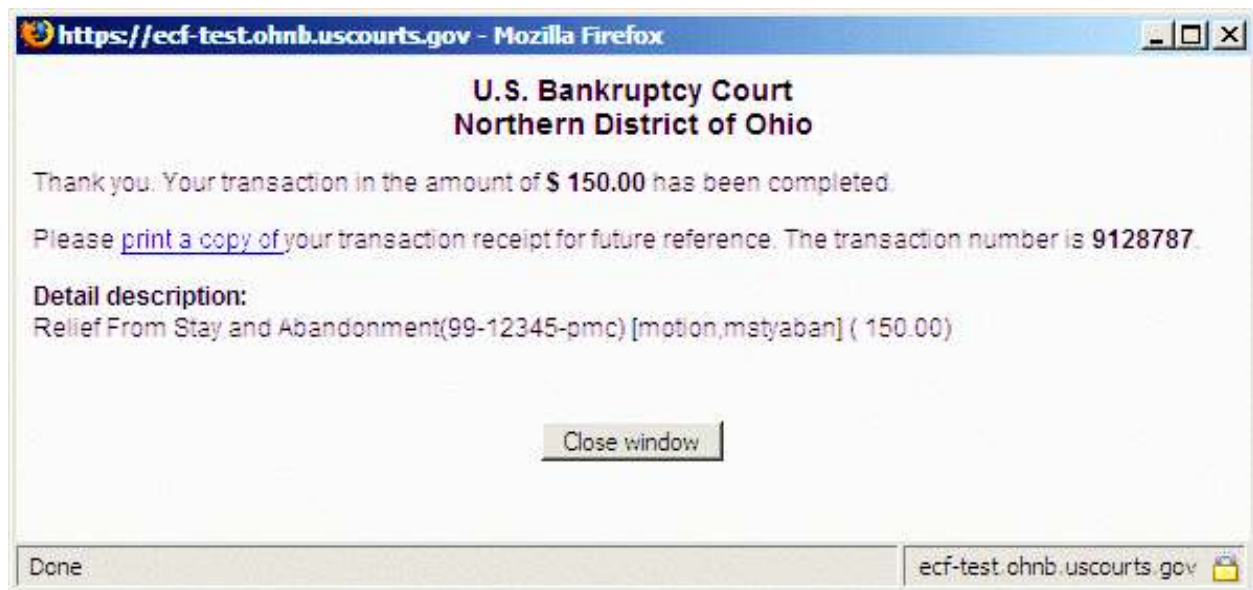
Expiration Date: 04 / 2007 \*

Select the "Continue with Plastic Card Payment" button to continue to the next step in the Plastic Card Payment Process.

Note: Please avoid navigating the site using your browser's Back Button - this may lead to incomplete data being transmitted and pages being loaded incorrectly. Please use the links provided whenever possible.

https://qa.pay.gov/paygov/payments/securityCodeInfo.html;jsessionid=FQGWy00XFTh2DPHs5sf0PJ5BjmkHkQ3PM5pQvVg6vDQgn22rL... qa.pay.gov

- ▶ You must:
  1. first, select the **Authorization** checkbox.
  2. (*optional*) enter an E-mail address to receive a confirmation receipt.
  3. click the **Submit Payment** button.
- ▶ Once the transaction has been successfully processed, you will receive a receipt number and a notation that the submitted credit card was appropriately charged and the payment is immediately docketed in the case. The receipt has a link for printing and we recommend that you print a copy for your records. If you entered any E-mail addresses in the screen above, you will also receive a receipt from pay.gov.
- ▶ Print this receipt for your records.



## When Uploading a Case Using Third-Party Software

The payment pop-up window may or may not appear on your screen depending on your case upload software.

If the payment pop-up screen does not appear, you will need to pay the filing fee through the Utilities menu in CM/ECF. See the directions for “Internet Payments Due” found later in this document.

## ONLINE REPORTS

### Internet Payment History

To access a list of your Internet credit card charges:

- ▶ While logged in to ECF, click on **Utilities** and then **Internet Payment History**.

ECF				
Bankruptcy • Adversary • Query • Reports • Utilities				
U.S. Bankruptcy Court Northern District of Ohio Internet Payment History for atycle , 12/21/2005 to 1/21/2006				
Date Paid	Description	Payment Method	Receipt #	Amount
2006-01-20 21:10:37	Relief From Stay and Abandonment(05-12345-aih) [motion,mstyaban] ( 150.00)	credit card	7112305	\$ 150.00

- ▶ Enter a “from” and “to” date and click on **Run Report**.

## Internet Payments Due

To access a list of unpaid filing fees:

- ▶ While logged in to ECF, click on **Utilities** and then **Internet Payments Due**.

NOTE: When making payments in CM/ECF, never use the back button and only single-click, never double-click.

- ▶ A pop-up window will display your accumulated credit card charges. If you don't owe any fees, a message will be displayed confirming that no fee is due. If you don't see a pop-up window nor a message, you probably have a pop-up blocker that is preventing the payment screen from displaying.
- ▶ If you elect to continue filing, be aware that the fee box will continue to pop up every time you file a pleading (even pleadings that do not require fees) until the payment is made.



# PROBLEMS WHILE MAKING ONLINE PAYMENTS

## Internet Cache

If configured to do so, your computer stores a copy of every Web page that you visit. These stored files, which are called your Internet cache, allow your computer to display a previously visited Web page faster. However, if a page has changed since you viewed it last, the page you see may not be the right one. You can set your browser to automatically refresh and clear the Internet cache so that you always get the most up to date information available and avoid symptoms such as missing user options and old hyperlinks.

### Netscape 4.x:

- ▶ On the Netscape 4.x menu bar, click **Edit**, and then click **Preferences**.
- ▶ In the left pane of the Preferences dialog box, click **Advanced**, and then **Cache**.
- ▶ In the Cache page, do the following:
  1. Click **Clear Memory Cache**, and then click **OK**.
  2. Click **Clear Disk Cache**, and then click **OK**.
  3. Click to select **Every Time**, and then click **OK**.
  4. Click **OK**.

### Internet Explorer 5.5:

- ▶ On the Internet Explorer 5.5 menu bar, click **Tools**, and then **Internet Options**.
- ▶ In the General tab, under Temporary Internet Files, do the following:
  1. Click **Delete Files...**, and then click **OK**.
  2. Click **Settings...**
  3. In the Settings dialog box, select **Every visit to the page**, and then click **OK**.
  4. In the Internet Options dialog box, click **OK**.

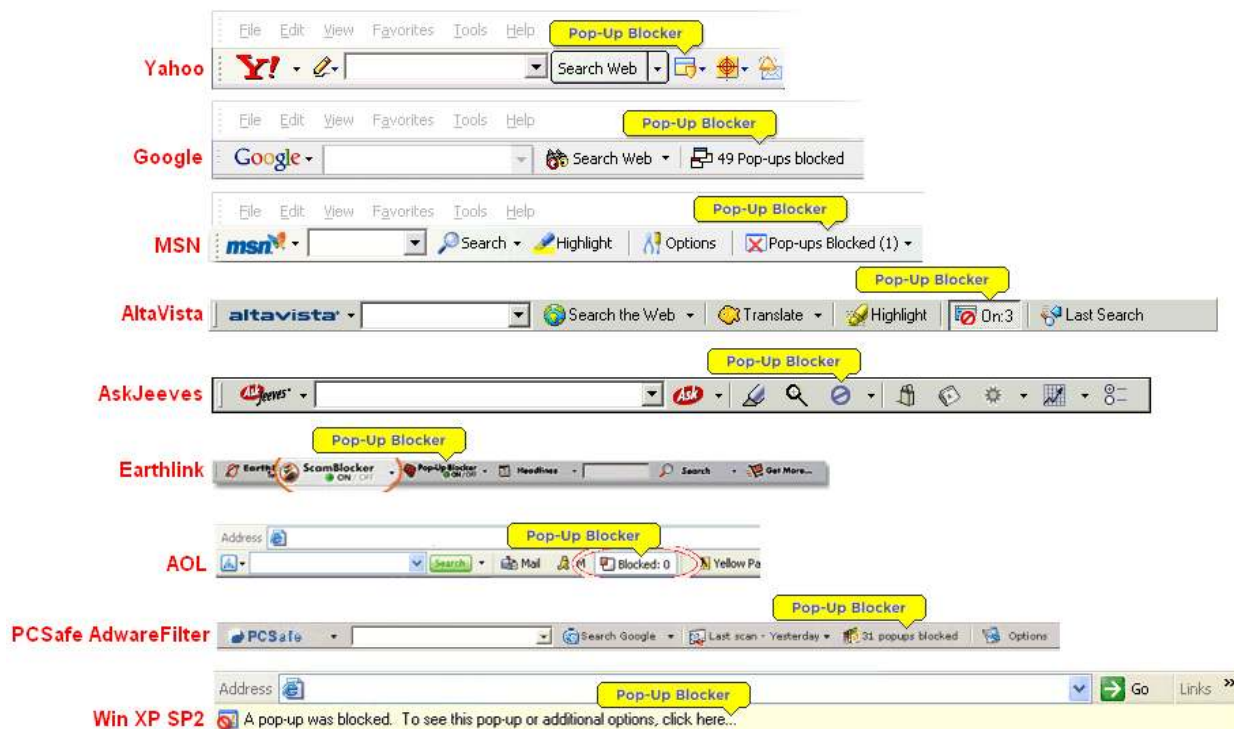
## Mozilla Firefox 1.0.4:

- ▶ On the Mozilla Firefox 1.0.4 menu bar, click **Tools**, and then **Options**.
- ▶ In the left pane of the Options dialog box, do the following:
  1. Click **Privacy**.
  2. Click **Cache**
  3. In the Cache page, click **Clear** and then click **OK**.

## Pop-up Blockers

This is the most common problem people have while paying online. Pop-up blocking software may prevent you from viewing the payment screens. Please refer to your software documentation to turn-off or allow the credit card pop-up screen to come through.

Below are some examples of common pop-up blockers. The buttons that are highlighted show where the pop-up blocking features can be disabled.



## **Transaction Doesn't Go Through**

If you receive an error message that references a transaction ID number, you should call the court to determine whether the payment went through.

Akron: (330) 252-6145

Canton: (330) 458-2345

Cleveland: (216) 615-4460

Toledo: (419) 213-5600

Youngstown: (330) 742-0920

Sometimes Pay.gov will indicate that the transaction failed. This can occur if the address you've entered on the payment screen doesn't match your credit card billing address. This can also occur if you don't have available funds, the card has expired, or if incorrect credit card information was entered. Also, if the expiration date occurs during the current month in which you are attempting to make your payment, your financial institution might require the new card be activated prior to making any online transactions.

In such cases, you should check with your credit card issuer to determine why the transaction didn't go through.